



Te Puni Kōkiri  
REALISING MĀORI POTENTIAL

# A Guide to Papakāinga Housing



## Summary

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This booklet is a guide to whānau papakāinga housing available to you, your whānau and community.

The Māori Housing Network supports whānau, hapū and iwi with information, advice, and practical support to improve and develop whānau housing.

## Whakataukī

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**Ko te whare e hanga te tangata, ko te tangata e hangaia e te whare.**

*The whare (whare tangata) builds the people and the people build the whare.*

## Cover Image

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The cover image is from the Aorangi Māori Trust Board papakāinga at Waipatu, 2016. Photo by Josie McClutchie.



# **Nau mai haere mai ki tēnei pukapuka tātaki mahi mō ngā papakāinga**

This booklet is a guide to whānau papakāinga housing support available to you, your whānau and community.

# Te Puni Kōkiri supports whānau, hapū and iwi Māori to achieve their housing aspirations

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This guide provides a step-by-step process to assist whānau to plan for and complete papakāinga housing on Māori Freehold and in some cases General Land.

## The process

This guide sets out the process for developing papakāinga housing in three stages with self-assessment, tips and advice to progress your papakāinga housing development as a six step approach.

### The three stages of papakāinga housing development



## The Māori Housing Network

The Māori Housing Network can provide you with information, advice and identify potential sources of funding to help develop housing on your papakāinga.

A **papakāinga**, for the purpose of this guide, refers to a group of houses, of three or more, on whenua Māori as a 'community' which may include broader support and occupant involvement.

The term **papakāinga** can have different meanings depending on the context.

**Whenua Māori** in the context of papakāinga can refer to:

- ▶ Māori Freehold Land registered in the Māori Land Court as a Māori title, OR
- ▶ Land in General Title where it once was Māori title (pre the compulsory conversion to General Title from 1967 for example), OR
- ▶ Land in the process or intention of being converted back into Māori title OR
- ▶ Land that is considered to be Māori 'customary' land with clear and demonstrated tikanga, history or other matters of significance (for example adjacent to a Marae) meaning it is 'attached' to the ownership and kaitiaki of the whānau/hapū.

Left: Waimarama 3A1C2 papakāinga residents at Waimarama, 2017. Photo by Josie McClutchie.



# Whānau papakāinga housing development takes place in three stages



## Stage 1

### STEP 1

## Step 1. Whānau planning

*He ora te whakapiri, he mate te whakatākiri.*

*“Survival in sticking together, disaster in separation.”*

*Identify, engage and involve your whānau – you will be far more likely to succeed if you do.*

### Up to 12 months mahi

The first step is ‘whānau planning’. This step requires you to reach consensus across your whānau, hapū, other owners and trustees about a common idea, vision and principles for developing your papakāinga. This step will involve a lot of kōrero, hui and preliminary research and is the most time consuming step in the papakāinga housing development process.

### Checklist

Before progressing to the next step in your papakāinga housing development, you should check:

- Why do we want housing, and for who? – this could include a Whānau Ora plan
- If you want rental housing, or housing for whānau to buy.
- Where the housing would be located - this could involve tikanga issues, history, settlement of past disputes.
- If a trust is required – this could include Māori Land Court matters to resolve.
- If you have identified a whānau Project Manager to drive the papakāinga development.



### Tips and advice

- ▶ Allow extra time for resolving Māori land issues. For instance, one rōpū spent many months considering options for consolidating in neighbouring Māori land, requiring engagement with other whānau and the Māori Land Court to approve the transaction. The outcome was a better site for the papakāinga.
- ▶ Consider getting some external support – talk to other rōpū who have completed their own papakāinga housing development or seek advice from the nearest Te Puni Kōkiri regional office.



# Case Study

## Hone & Miriama Turner Whānau Trust

An innovative papakāinga collectively-owned housing model. The whānau began with their Whānau Ora plans prior to identifying papakāinga housing.

<b>Project Name</b>	Turner whānau papakāinga
<b>Year completed</b>	Construction completed in 2017
<b>Rohe/Location</b>	Ngāruawāhia, Waikato
<b>Ownership structure</b>	The house is owned by the Hone & Miriama Turner Whānau Trust and rented to specific beneficiaries of the Trust
<b>Scope</b>	To develop a whānau plan and set the framework for the whānau's future housing aspirations
<b>Lead Architect/ Designer</b>	Brymer Group Ltd

Under the umbrella of Te Rūnanga o Kirikiriroa the Turner whānau developed their own Whānau Ora plan with Te Puni Kōkiri support.

Their Whānau Ora plan identified three priorities, to:

- ▶ Establish a whānau Trust.
- ▶ Build a papakāinga.
- ▶ Create a business to build financial capacity for the whānau.

As individuals, the Turner whānau did not qualify for lending to assist them to build their own homes – the only way they could see their way towards achieving home ownership was to live together under one roof.

The whānau organised numerous wānanga and hui to discuss their Whānau Ora priorities from which many decisions were made for the papakāinga.

Whānau interactions were guided by the philosophy of having kaitiakitanga at the forefront of relationships,

āhurutanga was mandated by the creation of safe quality spaces to engage with each other, koha was required when sharing and receiving contributions in hui, and finally, mauri ora as whānau were always in pursuit of whānau wellbeing.

Trustees attended the Te Pūaha o Waikato papakāinga workshops. Te Puni Kōkiri provided a grant to complete the project feasibility.

The Trust engaged Brymer Group Ltd to develop technical plans for the home and obtained the necessary local authority building consents.

The Trust secured a home loan to build the papakāinga with some funding support through the Māori Housing Network.

The Trust is responsible for the loan and five whānau members who are living in the house will pay a weekly rental to the Trust to assist with the loan repayments. After paying the loan, will continue to sustain the home and the Trust.





## Rangitāmoana Wilson, Hone and Miriama Turner Whānau Trust

### It started with a whānau plan

*Trustee and spokesperson, Rangitāmoana Wilson (Waikato), shares the dream to build their papakāinga started after going through Whānau Ora.*

*“My parents had eight children and out of us eight children only two own their own homes. We just couldn’t get that deposit to purchase, and so, we decided to create something that we can all use to springboard to home ownership.”*

*“We decided as a whānau to create our own answers to our problems, having our own papakāinga is testament to that fact. We as a whānau have come together to find a solution, to find a way to build our papakāinga.”*

*“The first priority after creating our whānau plan was establishing our whānau Trust. The second was our papakāinga. The third was whanaketanga - business.”*

*Rangitāmoana acknowledged the assistance the whānau had received from Te Puni Kōkiri and the Māori Housing Network.*

*“We are stronger as a whānau and contribute to the whare. This will always be our tūrangawaewae.”*

*Above: The Turner whānau have made their papakāinga housing aspirations a reality with the completion of an eight bedroom home. Photo by Wiremu Grace.*



## Step 2. Workshops/research

*Hokia ki ō maunga kia purea e koe i ngā hau ā Tāwhirimātea.*

*“Return to your ancestral mountains to be cleansed by the winds of Tāwhirimātea”.*

*It is important that you walk your whenua to clarify your thinking before committing to any final plan.*

### Up to 6 months mahi

The second step is ‘workshops and/or research’. This step requires you to undertake research, learning and gathering of information. Your detailed research and investigation will give you reasonable confidence that your papakāinga housing development is viable and will identify any likely barriers.

### Checklist

Before progressing to the next step in the papakāinga housing development, you should check:

- If you have consensus to proceed.
- What activities have occurred and what activities are currently occurring on the property.
- If you are ready to be a landlord or a housing manager.
- How real the demand is for housing.
- How you will decide who gets to live in the houses.
- What sort of houses you will need.
- What resource and building consents will you need to secure – this will require researching the District Schemes, consulting with Councils and understanding the physical, historical or planning restrictions of the whenua.
- If there are any legal issues that you need to resolve first.
- If you would like to visit a completed papakāinga and talk to a rūpū that have completed their homes.
- If you have the ability to access finance and budgets.
- If you will be willing to support whānau who may consider a Kāinga Whenua loan.
- If you researched the history of the whenua to understand the governance structure – this will require liaising with the Māori Land Court, obtaining titles and any succession orders or occupancy rights that may still be in place etc.



### Tips and advice

- ▶ For some rūpū you may like to consider attending papakāinga workshops in your region. Refer to the Te Puni Kōkiri website for information about available workshops.
- ▶ Research funding and other resources that may be available to support the ‘visioning’ stage of your papakāinga housing development.
- ▶ Validate the need for papakāinga housing. You may want to workshop this or survey whānau.
- ▶ Hīkoi/walk over the whenua site for the papakāinga housing to inform viability - sometimes it helps to physically see the site.
- ▶ Begin thinking through land tenure, housing tenure, tenancy mixing and selection.
- ▶ Get an idea of the skills that you have already and where there maybe gaps.



# Case Study

## Asset Pro papakāinga planning workshops

Effective workshop series for whānau and rōpū contemplating papakāinga housing. The research and workshop phase is critical before progressing through to the next steps in the papakāinga process.

<b>Project Name</b>	Maniapoto and Hauraki papakāinga workshops
<b>Year completed</b>	Completed in 2016
<b>Rohe/Location</b>	Waikato and Hauraki
<b>Scope</b>	To deliver papakāinga workshops to a minimum of 20 Māori Land Trusts to develop their papakāinga aspirations

Asset Pro delivered three workshops in the Hauraki and Maniapoto regions.

The workshops were a joint initiative co-funded between Te Puni Kōkiri, Waikato District and Waipā District Councils. Participants were able to work through the motivational, legal, financial, governance and operational requirements needed for papakāinga development on their land.

The workshops were aimed at trustees of Māori land, Ahu Whenua, whānau and marae trusts. A minimum of 60 participants attended each workshop.

The workshop participants were able to complete their own research for their respective papakāinga developments. Key areas they researched included: capacity; demand validation; technical planning; and finance.

Here is an example of a whānau who attended the workshops. They completed their own research before progressing to the next stage of the papakāinga development process.

### AREA

### DESCRIPTION

#### Capacity

In master planning phase and quote acquisition to do their feasibility work. This project is being driven by a couple wanting to go into their first home on the land next to the marae. They have a fully formed Trust and have sufficient drive to get across the line within the next few months.

#### Demand Validation

In the process of establishing a house on the site, they will be paving the way for others to follow. There are other whānau interested, however they are not as well informed and are waiting for the couple to go first. The papakāinga will have the capacity to cater for 8 new buildings and 40 people once completed.

#### Technical Planning

The project will require a scheme plan identifying lots on the land as well as wastewater connection to the main town reticulation that is available through the marae's wastewater network. All other services are within reach of the property. The major hurdle is wastewater access, which requires negotiation with the marae. Without that connection, the project will increase in cost and the number of houses possible will reduce.

#### Finance

Initial calculations show no issue servicing a Kāinga Whenua loan. The only inequity will be to put in all required infrastructure would be an unfair burden for the couple being the first on the papakāinga; therefore, an infrastructure grant to reduce the infrastructure costs on the couple would be necessary.



**“To be honest I found the wānanga great, they were so helpful. It’s been a good learning opportunity.”**

### **Sally Henry, Asset Pro papakāinga workshops attendee**

#### **Research is the key**

*Sally Henry a member of the Waikai whānau who had attended all three wānanga said that these workshops provided them with the extra ‘oomph’ they needed.*

*“Had we tried to do this ourselves, we would have just thrown our hands up in the air,” Sally said. “We were about to give up because we just had so many roadblocks but attending these wānanga and receiving the toolkit at the end was just awesome.”*

*Sally and her partner work in the facilities maintenance industry and had a basic understanding of what it would require to build a papakāinga but not to the detail that the wānanga went into.*

*“To be honest I found the wānanga great, they were so helpful. It’s been a good learning opportunity. As I was going to the different wānanga I could understand what we had to do, it made it clearer that we had people and whānau sharing their experiences,” she said.*

*In addition to the wealth of expertise the follow up support was doubly ‘awesome’.*

*“My partner and I have been heavily involved in re-building his whānau trust, working with the Māori Land Court, through succession processes just last Monday we had our hearing and the judge was very happy with our mahi – and we’ve since received our license to occupy,” Sally explains.*

*“Now we’re in the process of putting a papakāinga proposal together because of the tautoko we’ve received.”*





# Step 3. Project feasibility

*E kore koe e tata mai i ngā tairo a tū-te-koropanga.*

*“You cannot penetrate the brambles of Tū-te-koropanga”.*

*Impenetrable obstacles can make your proposal impossible.*

## Up to 6 months mahi

The third step is ‘project feasibility’. With the information you have gathered from Step 1. and Step 2. you, the other owners and trustees are in a better position to engage professional services and technical advice. One of the key things that the Māori Housing Network will consider at this stage is whether your project will likely get to the point of being ‘shovel ready’ (able to start building).

## Checklist

Before progressing to the next step in the papakāinga housing development, you should check:

- If you have obtained the necessary geotechnical reports.
- If there any fault lines or known geotechnical constraints.
- The suitability of the site for the proposed building as well as capacity for management of effluent disposal, waste and storm water.
- If you advanced the planning and resource consents – this will require a masterplan and concept design, Engineer’s reports, preliminary financial model, pre-consent meetings, lodging a papakāinga development plan or resource consent application with Council, tenant/occupant selection and policies to support the ongoing management of the papakāinga once built.
- The design and build options for all services - this will include options for roads, waste water, water supply, storm water, power supply and telephone connection etc.
- If you have copies of all of the technical reports for your proposal.
- If you have confirmed the location for the housing sites.
- What whānau facilities are provided for papakāinga residents e.g. park or play ground, whānau whare etc.
- If the Trust identified or set aside any wāhi tapu or significant sites or areas as a reserve.
- If you have completed the Project Viability and Assessment Tool (cost modelling plus long term operational modelling).
- If you have assembled a Project Team and obtained quotes – this will require an Engineer, Architect, Planner, Financial Advisor, Landscape Architect and/or Permaculture Specialist.
- If you need to commence the process for applying for a Kāinga Whenua loan.



## Tips and advice

- ▶ Consider seeking external support to complete the project feasibility. This will free your time up to concentrate on internal governance and decision-making.
- ▶ To make it easier to complete your financial modelling consider using the appropriate Project Viability and Assessment Tool (PVAT). For access to the PVAT contact your Te Puni Kōkiri regional office.
- ▶ You may wish to seek advice from your Accountant or Financial Advisor about GST and tax implications. GST can be complicated for housing developments.
- ▶ Allow time to organise any Kāinga Whenua loans for whānau and understand all of the requirements. You can seek advice from Housing Zealand Corporation. As a rōpū, this starts with a ‘registration of interest’ with Housing New Zealand. For individual whānau, you may approach Kiwibank to start the process.

## Contact

Housing New Zealand Corporation  
0508 935266 (8am-5pm Monday to Friday)  
enquiries1@hnzc.co.nz  
hnzc.co.nz



# Case Study

## Waimarāma 3A1C2 Incorporation papakāinga

A successfully completed papakāinga. The project feasibility led to the business case and securing funding support.

<b>Project Name</b>	Waimarāma 3A1C2 Incorporation papakāinga
<b>Year completed</b>	The first stage completed in 2017
<b>Rohe/Location</b>	Waimarāma, Hawke's Bay
<b>Ownership structure</b>	A mixed tenure development of three new affordable rental homes and two home-ownership properties (Licence to Occupy)
<b>Scope</b>	To establish, with infrastructure and as a first stage, a five unit papakāinga. This includes three 3-bedroom affordable rental homes for the Incorporation's ownership and operation, and, two homes built by families with a Licence to Occupy and Kāinga Whenua loans
<b>Lead Architect/ Designer</b>	A1 Homes
<b>Construction Project Manager</b>	Sheeran Associates

Waimarāma 3A1C2 Incorporation is a Māori land organisation that administers a number of Māori land blocks in Waimarāma on behalf of 41 shareholders. In addition to its farming and land management role, the Incorporation worked for nine years towards developing its papakāinga on an ideal site for housing.

The Incorporation had undertaken a significant project feasibility and needs analysis for its proposed papakāinga and secured shareholder support and approval for the development. The Incorporation received resource consent from the Hastings District Council to build a 20 home papakāinga on the Waimarāma 3A1C2 block.

In addition, the Incorporation deliberately withheld dividends to the shareholders so that it would be in a position to contribute towards the project in cash (supplemented with loan finance). Cautiously, the Incorporation staged the papakāinga development as part of a longer-term plan to build the 20 home papakāinga.

The first stage of the papakāinga involved a mixed tenure development of three new affordable rental homes and two home-ownership properties (Licence to Occupy) with the whānau obtaining Kāinga Whenua loans.

As part of its project feasibility the Incorporation determined the whānau of greatest need for whom the rental housing will be supplied, and the two whānau for the two owner-occupied homes (with licence to occupy) – with capacity to borrow. The Incorporation had been through a thorough process of selecting the building firm and selected A1 Homes for the vertical build. This achieved an economy of scale because A1 Homes had completed the eight home build for the Aorangi Māori Trust Board papakāinga.





## Case Study continued...

A1 Homes submitted a competitive fixed price per 3-bedroom home fully specified. Full costings were included for the house-related infrastructure, connection and incidental costs (including driveway, electricity/telecommunication, solar electricity and external plumbing, project management, valuation/Māori Land Court, consents and reasonable contingency).

Having gone through the Project Viability Assessment Tool (PVAT) in some detail, the total construction costs for the three rental homes were reasonable and represented good value for money. A small but sufficient contingency sum was included.

The Incorporation's contribution was through a loan finance. The Incorporation made a cash contribution towards the infrastructure and sought further financial assistance through the Māori Housing Network.

The Incorporation fully scoped and priced the necessary and complementary infrastructure works (with confirmed prices on file). This included general and preliminary costs (such as insurances, permits, and traffic management), bespoke wastewater, water and stormwater systems, electricity and telecommunication connections from the mains to the building site boundary and earthworks/roading.

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Above: A view of the Waimarāma 3A1C2 papakāinga and Motu-ā-Kura in the background, Waimarāma 2017. Photo by Josie McClutchie.



## Step 4. Due diligence

*Haere ki ō-te-rangi-pā-karu ki te kai pua mānuka.*

*“Go to ō-te-rangi-pā-karu (your ears that don’t hear) and eat manuka seeds (seeds of trouble)”.*

*If you don’t listen to good advice you will have troubles.*

### Up to 2 – 3 months mahi

The fourth step is ‘due diligence’. This step will require an iterative process and will involve a number of hui and perhaps workshops with the Māori Housing Network. As you are likely to be seeking financial support for building and/or related infrastructure costs, expect the assessment process to be thorough and include an element of negotiation. Note different papakāinga housing developments require different levels of funding assistance. For example, a papakāinga that involves whānau building their own homes (under a Licence to Occupy) may only require some infrastructure support, or for a papakāinga that involves rental homes, may require a capital grant. For all proposals, the Māori Housing Network expects an element of co-contribution to progress to the next step in the process. The basis for financial assistance focuses on what is needed to make the project viable, not a set percentage or amount.

### Checklist

Before progressing to the next step in the papakāinga housing development, you should check:

- If you have prepared a comprehensive business case and project plan.
- If you have completed the appropriate Project Viability and Assessment Tool<sup>1</sup> (cost modelling plus long term operational modelling).
- You have compiled all of the supporting documentation including Kāinga Whenua loan pre-approval, resource and building consents (or ready to lodge), detailed cost estimates and quotes, procurement plans (what builders, what suppliers), and project management details.
- You have acquired the necessary consents.
- You have finalised your proposal for funding assistance.



### Tips and advice

- ▶ The detailed discussion with the Māori Housing Network will be ‘line by line’ in the Project Viability Assessment Tool (PVAT). To help get the most out of these discussions please have as much detail on hand as possible - costings, assumptions, bank approvals, council consents etc.
- ▶ It can be helpful to have the building contractor, project management and possibly your accountant available for these discussions.
- ▶ Be prepared for constructive discussion and the possible need to compromise.



# Case Study

## Ngā Hau e Whā National Marae papakāinga

(Rata Foundation) made assessment of finances and project viability complex.

<b>Project Name</b>	Ngā Hau e Whā National Marae papakāinga
<b>Year completed</b>	Under construction as at July 2017
<b>Rohe/Location</b>	Christchurch, Te Waipounamu
<b>Ownership structure</b>	Affordable social housing, homes
<b>Scope</b>	Six home papakāinga build as part of a 17 home papakāinga
<b>Lead Architect/ Designer</b>	Right Hire Construction (Principal Contractor)
<b>Construction Project Manager</b>	Arana Talbot (Marae) and Craig Hemopo (Right Hire Construction)

This case study highlights the importance of the Project Viability Assessment Tool (PVAT) as the basis for 'due diligence' of the papakāinga project viability. Given the timeframe and complex funding arrangements it was necessary to reassess long term cash flows and the financial sustainability of the housing.

It was proposed to the Ngā Hau e Whā National Marae Trustees that funding be sought to provide papakāinga housing on the Marae reservation at a planning meeting held in 2009. Funding was secured through the Canterbury Community Trust and Housing New Zealand but then there were difficulties obtaining permission to construct housing on the land. For example, it took four years to obtain consent from the Māori Land Court to allow housing to be built on the site. Issues with the Marae Trust Deed and the original gazetted notice meant that a number of special and public meetings were required to change these documents to satisfy the Māori Land Court. The Canterbury Earthquakes also caused further delays to the housing development.

In 2015, the Māori Land Court approval was given and the Trustees and rūpū commenced developing plans and gaining consents. A total of six 3-bedroom homes as part of a 17 home papakāinga are to be built on the marae reservation. Provision was made in the Funding Agreement with Te Puni Kōkiri for the rūpū to apply expected future cash surpluses towards additional future housing.

The whānau and individuals who will live in these homes will be given the wrap around support and help they need to empower themselves to move in a more positive direction. The housing will not only complement the existing services being delivered by the marae, but will also benefit the wider community by providing much needed housing relief.

Top right: A view of Ngā Maata Waka o Ngā Hau e Whā National Marae, Christchurch, 2017. Photo by Sampson Karst.

Bottom right: Looking over plans for the community housing at Ngā Hau e Whā National Marae, Christchurch, 2017. Photo by Sampson Karst.





# Whānau papakāinga housing development takes place in three stages



## Stage 2

### STEP 5

## Step 5. Building/project management

*Kaua e rangiruatia te hāpai o te hoe, e kore tō tātou waka e ū ki uta.*

*“Do not lift your paddle out of unison or our canoe will never reach the shore”.*

*The contracting and building process requires a high level of coordination across multiple disciplines and sectors.*

### Up to 12 – 18 months mahi

The fifth step is ‘building/project management’. With Step 3. and Step 4. now complete you would have secured funding through loan finance and/or the Māori Housing Network and any required loan finance. You would also have resource and building consent approval. You will now be ready to enter into build contracts.

This step requires that we have agreed milestone dates and drawdown schedules with you – and we usually include some advance for working capital, with a final drawdown after the houses have council Code of Compliance signoff.

### Checklist

Before progressing to the next step in your papakāinga housing development, you should check:

- If you have considered engaging an external Project Manager to oversee the project.
- You have compiled the necessary construction documentation and have building contracts been checked by your legal advisor.
- You have completed a tender process or selected the Builder and Civil Contractors.
- If a Code of Compliance certificate has been issued by Council.



### Tips and advice

- ▶ Be prepared for unexpected delays – you should have in place both dollar and time contingencies as even the most planned project can come across unexpected issues.
- ▶ Most rūpū settle for fixed price contracts to minimise uncertainties.
- ▶ Usually, and sometimes the Māori Housing Network may require, an external (of the rūpū) Project Manager to oversee this step of the project.



# Case Study

## Hurunui-o-Rangi Māori Reservation Trust papakāinga

Marae-led papakāinga development to provide affordable social housing.

<b>Project Name</b>	Hurunui-o-Rangi Māori Reservation Trust papakāinga
<b>Year completed</b>	Under construction as at July 2017 and due to be completed in April 2018
<b>Rohe/Location</b>	Carterton, Wairarapa
<b>Ownership structure</b>	Affordable social housing
<b>Scope</b>	Six home papakāinga build
<b>Lead Architect/ Designer</b>	A1 Homes
<b>Construction Project Manager</b>	Sheeran Associates

To support the (Hurunui-o-Rangi) Māori Reservation Trust to develop 6 social housing rentals for beneficiaries of the Hurunui-o-Rangi Marae, located 10km east of Carterton in the Wairarapa. The Trust is also in the process of rebuilding its marae.

It is the aspiration of the Trustees to create an intentional community hub whereby whānau will live on their ancestral land in affordable healthy homes and support their marae e.g. Kaikōrero, Kaikaranga, Ringawera, Kaitiaki etc.

The Trust successfully completed the feasibility stage of their project with the support of Māori Housing Network funding and is now embarking the construction stage. The construction stage will be completed over 2 financial years.

A whānau coordinator was involved in the project to ensure knowledge of the process and the overall papakāinga remains within the Trust and whānau.

The concept design provides for a safe secure environment enabling whānau to live together while maintaining the option for individual privacy. The homes are standard A1 Homes plans consisting of two 2 bedroom (104m<sup>2</sup>) home and four 3 bedroom (approx. 141-148m<sup>2</sup>) homes. All houses are one-bathroom houses with internal garages.

As the co-contribution is a Kāinga Whenua Loan the houses must be removable, but in this case the Trust obtained Housing New Zealand consent to only have one or two houses removable given the minimal nature of the loan.

The assessment of this proposal using the Project Viability Assessment Tool (PVAT) forecasted 25 years and demonstrated the ongoing viability of social and affordable housing within the project.

The Trustees have engaged Sheeran Associates Ltd to manage the project development stage with support from the different suppliers. The project was expected to be completed within a 40-week period from funding approval but due to weather has been delayed (this is not an unusual situation which is why we encourage cost and timeframe contingencies).





# Whānau papakāinga housing development takes place in three stages



## Stage 3

### STEP 6

## Step 6. Housing operations

*He kura kāinga e hokia, he kura tangata e kore e hokia.*

*“A treasured home will endure, not so a treasured person”.*

*If you look after your new home it will endure for the benefit of future generations.*

### Congratulations! Your homes will be a base for future generations to come.

This is the sixth and final step ‘housing operations’. This is the culmination of 2-3 years of careful planning and consultation to set you up for the next 25 years of housing management.

With Step 1. to Step 4. you will have selected and prepared the papakāinga residents, resolved your tenancy management and body corporate policies, have maintenance plans and processes in place for your papakāinga and you may even have achieved registration as a Community Housing Provider. Many rōpū underestimate the complexities of managing a papakāinga. We want to make sure that you have the capability and financial resources to maintain the houses, repay any loans, plan for future structural repairs and collect sufficient revenue which is why we spend a lot of time analysing your PVAT financial projections. But housing whānau is the most satisfying part of completing the steps of the papakāinga housing development process.

Top left: Waimārama 3A1C2 papakāinga residents, Waimārama, 2017. Photo by Josie McClutchie.

Bottom left and right: Construction at the Waimārama 3A1C2 papakāinga development.



### Tips and advice

- ▶ Consider registering as a Community Housing Provider and possible access to Income Related Rent Subsidies, or possible partnerships for tenancy management.
- ▶ Be really clear about your role as a landlord – sometimes it is hard to be a landlord to your whānau but your papakāinga requires rent to be paid and houses to be looked after.
- ▶ See the papakāinga as more than just whare – it’s a supportive community and links to whānau support and Whānau Ora could be part of your tikanga.
- ▶ Put in place Tenancy agreements between the Trust and Occupant(s).
- ▶ Put in place License to Occupy agreements between Trust and Occupant (for owned houses).



# Case Study

## Ngāti Hinewera Ahu Whenua Trust papakāinga

Management and maintenance of a papakāinga development to provide affordable social housing. The papakāinga has been occupied for almost two years.

<b>Project Name</b>	Ngāti Hinewera Ahu Whenua Trust papakāinga
<b>Year completed</b>	Construction started in December 2014 and was completed in June 2015
<b>Rohe/Location</b>	Waiohiki, Hawkes Bay
<b>Ownership structure</b>	Affordable social housing
<b>Scope</b>	The building of an eight home papakāinga as a part of stage one, and an additional two homes to the papakāinga as a part of stage two
<b>Lead Architect/ Designer</b>	Stonewood Homes
<b>Construction Project Manager</b>	Stimpson & Co

Ngāti Hinewera opened its first papakāinga in Waiohiki in 2015. Eight homes, with a variety of two, three and four bedroom homes were built on the 1.45 hectare site. Two further homes are currently near completion.

The Waiohiki Charitable Trust, a registered Community Housing Provider, operates as a Property Manager for the papakāinga and provides timely and appropriate interventions to ensure whānau are well supported in their tenancies. For some tenants, the Trust receives an Income Related Rent Subsidy from the Ministry for Social Development.

The papakāinga site is in General Title but owned by the Trust. It has been a longstanding objective to convert the site, adjacent to the Marae, into a sustainable papakāinga for the whānau. Being General Title (although Māori customary land being adjacent to the Marae) has aided access to financing the papakāinga.

The Trust secured funding assistance for the papakāinga by a 50 percent Putea Māori capital grant (from the previous Social Housing Unit) and a small Kāinga Whenua Infrastructure Grant with the Trust contributing cash and borrowings towards the costs of the papakāinga.

Important to the assessment of the finances was the capacity of the Trust to meet all future costs (maintenance, insurance, provision for structural repairs, tenancy management and operating costs, debt servicing) from the rental (and in the case of the two owner-occupied houses, body corporate fees).

The Māori Housing Network assumed responsibility for funding the completion of the project for the additional two houses as a part of stage two. The PVAT noted that with conservative assumptions the completed papakāinga would be cash-flow positive. Rent charged will be affordable to the tenants – as a registered Community Housing Provider Waiohiki Charitable Trust has access to Income Related Rent Subsidies for some tenants – for other tenants the policies ensure an affordable social rent. With its annual cash surpluses, the Trust is repaying its bank loans more quickly and will then be in a strong position to contemplate building more homes for whānau in need.

Top right: Drone view of the Waiohiki papakāinga, 2015. Photo credit: Te Matapihi He Tirohanga mō te Iwi Trust.

Bottom right: An aerial view of the completed Ngāti Hinewera Ahu Whenua Trust papakāinga, Waiohiki, 2015. Photo credit: Te Matapihi He Tirohanga mō te Iwi Trust.





**“The Trust wanted to ensure that Māori principles such as whanaungatanga, manaakitanga and arohatanga were strong ingredients in the papakāinga when it came time to look at design concepts.”**

**Steven Heperi (Ngāti Kahungunu)**  
Chairman, Aorangi Māori Trust Board

Right: Carved pou stands stall at the Aorangi Māori Trust Board completed papakāinga, Waipatu, 2016. Photo by Josie McClutchie.





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Source for Whakataukī, Grove, N. & H. M. Mead, Ngā Pēpeha a ngā Tīpuna. Reprint 2013.

Te Puni Kōkiri supports whānau, hapū and iwi Māori to achieve their housing aspirations.

For papakāinga housing ideas, the first step is to contact your Te Puni Kōkiri regional office and talk to one of our advisors.



**Te Puni Kōkiri**  
REALISING MĀORI POTENTIAL

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